

# A Descriptive Study to Assess the Life Satisfaction, Self-Esteem and Health Related Behaviour among Pensioners and Non-Pensioners in Elderly Population of Selected Areas in Distt. Sirmaur, H.P

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**Abstract:** ***Introduction:** Aging brings several challenges related to financial security, psychological well-being, and health behaviours. Pension status plays a crucial role in determining life satisfaction and self-esteem among elderly individuals. This study explores the differences between pensioners and non-pensioners concerning their overall well-being and health behaviours in rural areas. **Methods:** A descriptive, non-experimental comparative design was adopted, including elderly individuals aged 60 and above from rural areas. Standardized tools were used to assess life satisfaction, self-esteem, and health-related behaviours, including physical activity, nutrition, sleep, stress management, and substance use. Data analysis involved descriptive statistics and t-tests to compare the two groups. **Results:** Results showed that pensioners had significantly higher life satisfaction (76.60 vs 69.66,  $p < 0.05$ ) and self-esteem (33.26 vs. 29.87,  $p < 0.05$ ) than non-pensioners. Non-pensioners exhibited better physical activity and stress management, while pensioners had superior nutrition and sleep habits. Both groups showed similar substance use patterns. Life satisfaction among pensioners was significantly associated with income, whereas self-esteem was linked to education. No significant associations were found among non-pensioners. **Conclusion:** Financial security positively influences life satisfaction and self-esteem in pensioners, whereas non-pensioners maintain better physical activity and stress management behaviours. These findings highlight the importance of policies supporting elderly financial stability and holistic well-being.*

**Keywords:** Assess, Life satisfaction, Self-esteem, Health related Behaviour, Pensioners, Non- Pensioner.

## 1. Introduction

“Ageing is not lost youth but a new stage of opportunity and strength”.

– Betty Friedan

### 1.1 Background of the Study

Aging is an definite biological process that affects individuals globally. As the global population ages, issues related to the well-being of the elderly have become increasingly significant. The aging process brings about various physical, psychological, and social changes that can influence an individual's quality of life. For many elderly individuals, especially those in developing countries like India, retirement marks a significant transition in life. This transition is often accompanied by a shift in financial status, social roles, and health behaviours. Pension systems have been established to provide financial security for the elderly, yet their impact on overall well-being, particularly in terms of life satisfaction, self-esteem, and health-related behavior, remains a critical area of study.<sup>1</sup>

According to the World Health Organization (WHO), People who are 65 years or older are considered elderly. The World Health Organization (WHO) explain healthy ageing as a process of maintaining functional ability to enable wellbeing in older age. A Global Plan and Action Plan for Ageing and Health for 2016–2020 has been developed by the WHO in partnership with Member States and Partners for Sustainable Development Goals. The WHO program The Decade of Healthy Ageing 2020–2030 builds upon this plan. The

WHO's top priorities include assisting national planning and action, improving global data collection and fostering research on healthy aging, adjusting health systems to older populations' needs, providing the infrastructure and human resources required for long-term integrated care, launching a global campaign against ageism, and expanding the global network of age-friendly cities and communities.<sup>2</sup>

Life satisfaction, self-esteem, and health-related behavior are integral components of an individual's overall well-being, especially in old age. Life satisfaction refers to a person's cognitive judgment of their life as a whole, while self-esteem reflects an individual's self-worth or value. Both of these psychological constructs are closely linked to the quality of life and can significantly influence health outcomes. Health-related behavior, on the other hand, involves the actions individuals take to maintain or improve their health, including diet, exercise, and adherence to medical advice. In the elderly population, these variables are particularly important.<sup>3</sup>

Research has shown that higher life satisfaction and self-esteem are associated with better physical health, lower rates of depression, and a greater sense of purpose in life (Diener et al., 2017).<sup>4</sup>

Moreover, positive health-related behaviors, such as regular physical activity and a balanced diet, can help prevent or manage chronic diseases that are prevalent in old age (Boehm & Kubzansky, 2012). Thus, understanding these factors in the elderly population, especially in relation to their financial status, is crucial for promoting healthy aging.<sup>5</sup>

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Pensioners, individuals who receive a regular pension after retirement, generally experience a greater sense of financial security compared to non-pensioners, who may rely on personal savings, family support, or continued employment for their livelihood. This financial security can significantly influence an individual's psychological and physical well-being. For instance, pensioners are often able to afford better healthcare, engage in social activities, and maintain a higher standard of living, all of which can contribute to higher life satisfaction and self-esteem (Kim & Moen, 2002).<sup>6</sup>

In contrast, non-pensioners may face financial instability, leading to stress, lower self-esteem, and potentially negative health-related behaviours. The absence of a steady income post-retirement can result in reduced access to healthcare services, poor nutrition, and increased vulnerability to health problems. These differences highlight the importance of understanding how pension status impacts life satisfaction, self-esteem, and health-related behaviours among the elderly.<sup>4</sup>

## 2. Need of the Study

The worldwide demographic landscape is experiencing a major change as populations in developing nations, such as India, are aging quickly. This trend poses several challenges that impact the well-being of the elderly, a population that is expanding and becoming increasingly vulnerable. In India, as traditional family support structures decline and social safety measures for the elderly remain insufficient, concerns about the quality of life for this demographic are becoming more urgent. Himachal Pradesh (H.P.), largely a rural state with a considerable elderly population, offers a distinct setting for exploring these challenges.

In the healthcare field, the results of the study may help in creating more effective health promotion strategies specifically designed for the needs of the elderly population. Furthermore, the research may highlight the significance of mental health services for seniors, especially for those facing low self-esteem and diminished life satisfaction as a result of financial difficulties. Social support systems could enhance their effectiveness by acknowledging the role of financial security in fostering the well-being of older adults (Boehm, J.). K. and Kubzansky.

Retirees typically experience more financial security, allowing them to access superior healthcare, sustain social relationships, and participate in activities that promote their health. On the other hand, individuals who do not receive pensions and might not have a stable income are more prone to financial difficulties, diminished self-worth, and worse health outcomes. This comparative study seeks to identify differences between the two groups, providing important insights into the impact of financial security on the overall well-being of older adults. Ramachandran, R., & Kalaivani, S. The seniors in Himachal Pradesh. face many challenges such as restricted healthcare access, social isolation, and economic uncertainty, all of which can significantly affect their overall well-being. A key factor affecting the quality of life for older individuals is their financial stability, which in India, for many, depends on whether they have a pension or not. Retirees, who receive a steady income after retirement,

typically enjoy increased financial security, enabling them to uphold a reasonable quality of life, access healthcare services, and engage in social activities that enhance their overall happiness and self-worth.

The growing elderly population, both worldwide and in India, poses considerable challenges, especially in developing nations where older adults encounter financial, social, and health-related difficulties. In Himachal Pradesh (H.P.), a mostly rural state, senior citizens are especially at risk due to restricted access to healthcare and social services, further exacerbated by economic difficulties. Thus, it is important to investigate the elements that influence the well-being of older adults, particularly by comparing those who receive pensions with those who do not, focusing on aspects such as life satisfaction, self-esteem, and health-related behaviours. Pension status plays a vital role in ensuring financial stability during later years, significantly affecting a person's quality of life. The study may lead to the establishment of community-oriented initiatives that offer social and emotional assistance to individuals not receiving pensions, aiding them in preserving a sense of purpose and connection as they age (Diener, E., Oishi, S., & Tay, L.).

## 3. Review of Literature

Review of literature is one of the most important steps in the research process. It is an account of what is already known about a particular phenomenon. The main purpose of literature review is to convey to the reader about the work already done and the knowledge and ideas that have been already established on a topic of research. A literature review is an account of the previous efforts and achievements of scholars on a phenomenon.

### Literature of review

Section A: Review of literature related to life satisfaction among pensioners and non-pensioners

Section B: Review of literature related to self-esteem among pensioners and non-pensioners

Section C: Review of literature related to health-related behaviour among pensioners and non-pensioners

### 2.1 Section A: Review of literature related to life satisfaction among pensioners and non-pensioners

**ESTHER BRASERO-RODRÍGUEZ 2024:** A descriptive-correlational study examined the associations between seniors' resilience, quality of life, and life satisfaction, examining variations by sex and duration since retirement. Using convenience sampling, 63 pensioners in Spain between the ages of 50 and 84 made up the sample. In addition to a sociodemographic questionnaire, validated instruments such as the WHOQOL-BREF, the Brief Resilience Scale (BRS), and the Satisfaction with Life Scale (SWLS) were used for data collection. Strong internal consistency was shown by the scales (Cronbach's alpha ranged from 0.69 to 0.94). Descriptive statistics, independent samples t-tests and Mann-Whitney U tests for sex-based comparisons, Spearman's correlation for non-normal data, one-way ANOVA, and Kruskal-Wallis tests for differences based on retirement period were among the analyses. With a 0.05 significance level, statistical analyses were carried out

using SPSS version 23, offering insights into the dynamics of retirement.<sup>1</sup>

**JH PARK 2023:** A cross-sectional research design to examine how social engagement affects older individuals' life satisfaction. Stratified sampling was used to choose 8,188 individuals in total, guaranteeing representation of the 65–74 and  $\geq 75$  age categories. SPSS (version 23.0) was used to analyze the data, and multiple regression analysis, chi-squared tests, and independent samples t-tests were used. The findings indicated that life happiness was greatly impacted by social engagement. Meeting children ( $\beta = 0.17, p < 0.001$ ) and volunteering ( $\beta = 0.04, p = 0.007$ ) were important contributors in the 65–74 age range. Participating in hobby club activities ( $\beta = 0.07, p = 0.001$ ), talking with friends ( $\beta = 0.11, p = 0.002$ ), talking with kids ( $\beta = 0.07, p = 0.013$ ), and going to senior community centers ( $\beta = 0.08, p = 0.001$ ) all had a favourable effect on satisfaction in the  $\geq 75$  age group.<sup>2</sup>

## 2.2 Section B: Review of literature related to self-esteem among pensioners and non – pensioners

**FARANAK JAFARI 2024:** A cross-sectional study examined the effects of different socio-demographic characteristics on elderly people's self-esteem. 201 elderly people who were chosen by convenience selection from the senior consultation unit of healthcare facilities in Kermanshah, Iran, were included in the sample. A validated instrument for assessing levels of self-esteem, the Rosenberg Self-Esteem Scale (RSC), was used to measure self-esteem. A high degree of self-esteem was discovered among participants in the analysis, which made use of inferential statistics (chi-square and independent t-test) and descriptive statistics (mean, median, standard deviation). The mean score of  $35.63 \pm 5.25$  indicated that 66.2% of participants had high self-esteem. Based on employment ( $p < 0.001$ ), marital status ( $p < 0.04$ ), past medical history ( $p < 0.04$ ), place of residence ( $p < 0.001$ ), level of education ( $p < 0.001$ ), and income ( $p < 0.001$ ), there were significant differences in self-esteem. These results indicate that career and education, among other socio-demographic factors, notably influence self-esteem in the elderly.<sup>15</sup>

**J WU, Q CHAO 2024:** Study examined the mediating effects of social activity and self-esteem on the relationship between older adults' positive mental health and their satisfaction with their retirement plans. To gather data at one particular moment in time, the study used a cross-sectional approach. The sample comprised 1,200 Chinese older adults from both urban and rural areas (Mage = 68.49, SD = 7.27; 57% female). To guarantee a representative distribution across these demographics, a stratified random sample technique was used.

A standardized questionnaire package addressing factors like self-esteem, social activity, positive mental health, and retirement planning fulfillment was used to gather data. Comparative tests were used to examine urban-rural disparities in retirement planning fulfillment, and mediation models were used to investigate indirect impacts.<sup>16</sup>

## 2.3 Section C: Review of literature related to health related behaviour among pensioners and non –pensioners

**GAYATHRI S A 2023:** A quantitative descriptive research design to evaluate older people's self-esteem in particular Puducherry neighbourhoods. A convenience sampling strategy was used to choose a total of 200 older people for the sample. The Rosenberg Self-Esteem Scale was used to measure self-esteem levels, and a structured questionnaire was used to collect sociodemographic data. According to the findings, the majority of participants (80.5%) had normal self-esteem, indicating that the psychological well-being of the older population under study was comparatively steady. The results emphasize how crucial it is to preserve self-esteem in order to promote the general health and wellbeing of the elderly, a population that is expanding in emerging nations as a result of demographic shifts. These understandings help direct focused treatments to support older individuals' mental health and sense of self.<sup>25</sup>

## DIANA MONGE-MARTÍN, FERNANDO CABALLERO-MARTÍNEZ

**2023:** A cross-sectional study design to examine lifestyle choices and variables impacting those approaching or in retirement's perception of their health. To give a comprehensive picture of the health and habits of the participants, sociodemographic, familial, work, leisure, social, and clinical-psychological markers were evaluated. Along with self-reported lifestyle variables, validated instruments such as the 12-WHODAS for disability, the EQ-VAS for perceived health, and depression scores were used in the data gathering process. There were 1,700 participants, with an average age of 63 years, 52% of them were female (581 employed, 714 retirees, and 405) of other status. 90% of them said they had a good social life, 74% were in a live-in relationship, 80% did not smoke, 73% ate a Mediterranean diet, and 70% took medication every day. Low disability (12-WHODAS) (7.4/100), moderate/severe depression, and perceived health (EQ-VAS) were also low at 75.9/100. Women reported lower levels of physical and occupational activity, but greater levels of depression ( $p < 0.001$ ), disability ( $p < 0.001$ ), and a healthier lifestyle and social life. Less depression, a healthier lifestyle, improved social life, increased physical and occupational activity, and improved sleeping patterns were all noted by retirees. The multivariate model revealed a substantial correlation between health status and the number of chronic diseases, sleep patterns, exercise, nutrition, and alcohol use, as well as the degree of handicap. Upon the introduction of the depression level, age and gender were also related.<sup>26</sup>

## 4. Discussion and Conclusion

This chapter deals with the findings of the current study entitled "A Descriptive study to assess the life satisfaction, self-esteem and health related behaviour among pensioners and non-pensioners in elderly population of selected areas in H.P Distt. Sirmaur." The research was using carried out a quantitative research approach. The pensioners and non-pensioners were 331 (149 in each group) due to data attrition.

#### 4.1 Findings of the Study

The findings of the study are discussed below in terms of the objectives:

##### Section A: Frequency and percentage distribution of pensioners and non-pensioners on their sociodemographic variables.

In the present study showed that represents the sociodemographic distribution of both pensioners and non-pensioners. The age range 65–69 years old contains the largest percentage of pensioners (50.3%), while the majority of non-pensioners are women (24.8%). The majority of retirees have only completed primary school (45.6%) and are married (55.7%). The majority of retired people (80.5%) live with family or children, and all pensioners (100%) receive pensions. On the other hand, a significant proportion of non-pensioners (34.9%) are classified as low-income.

According to a cross-sectional research of 292 older persons (65–97 years old), life satisfaction was considerably increased by more paid job hours, less depression, and more social support. Additionally, volunteering's beneficial benefits on wellbeing were enhanced by social support.

##### Section B: Findings related to assess the life satisfaction, self-esteem and health related behaviour among pensioners and non-pensioners in the elderly population.

Findings reveal that 94% of pensioners had good life satisfaction, while non-pensioners only reported 61.7%. Pensioners generally have better life satisfaction, suggesting that pensioners generally have better life satisfaction than non-pensioners.

Majority of both pensioners (98.7%) and non-pensioners (95.3%) have **high self-esteem**. This suggests that self-esteem remains high across both groups, with pensioners showing slightly higher self-esteem levels overall.

Findings of the study that **physical activity behaviour scores** among pensioners suggest that **non-pensioners tend to have higher physical activity levels**, with a majority in the moderate category, while pensioners are more likely to have low activity levels.

Findings categorizes **nutrition behaviour scores** among pensioners, **64.4%** had high nutrition behaviour scores. In comparison, non-pensioners showed **53%** in the high category. These results indicate that **pensioners generally exhibit better nutrition behaviours than non-pensioners**, with a higher percentage in the **high nutrition category**.

Findings reveal that **sleep behaviour scores** among pensioners among pensioners, **68.5%** had high sleep behaviour scores. In comparison, non-pensioners showed **63.8%** in the high category. These results indicate that **both pensioners and non-pensioners generally maintain good sleep behaviour**.

Findings shows that **stress management behaviour scores** among **non-pensioners demonstrate better stress management behaviours** than pensioners, with a higher

percentage in the **high category** and fewer in the **low category**.

Findings describe that **substance use behaviour scores** among pensioners, **75.2%** had high scores in comparison, non-pensioners had **79.9%** in the high category. These findings indicate that **both groups shows good substance use behaviour**. A comparative study to assess the life satisfaction, self-esteem, depression and health related behaviours among the pensioner's and non-pensioner's elderly population of selected villages of Udupi taluk, Karnataka. The study revealed that majority of the participants belonged to the age group of 66- 75years both among pensioners (65%) and non-pensioners (41.8%). Majority (56.9%) were males among pensioners, whereas females (73.8%) among non-pensioners. Most of the pensioners (66.9%) completed high school education, whereas in non-pensioners majority (45.6%) of them had completed primary schooling. Majority of pensioners (85.8%) and non-pensioners (78%) were currently staying with their children

##### Objective 2 To compare life satisfaction, self-esteem, and health related behaviour among pensioners and non-pensioners.

In life satisfaction the **mean life score** for pensioners (76.60) is significantly higher than that of non-pensioners (69.66), indicating a statistically **significant difference** in life satisfaction between the two groups.

The **mean self-esteem score** for pensioners (**33.26 ± 3.660**) is significantly higher than for non-pensioners (**29.87 ± 3.457**), (**P-value = 0.000**) indicates a statistically significant difference between the two groups, suggesting that pensioners generally have higher self-esteem compared to non-pensioners.

Findings categorizes **physical activity behaviour scores** results suggest that **non-pensioners tend to have higher physical activity levels**, with a majority in the moderate category, while pensioners are more likely to have low activity levels.

Findings reveals that **nutrition behaviour scores** results indicate that **pensioners generally reveal better nutrition behaviours than non-pensioners**, with a higher percentage in the **high nutrition category**.

Findings of **sleep behaviour scores** indicate that **both pensioners and non-pensioners generally maintain good sleep behaviour**, with a majority falling into the **high sleep score category**.

Findings of the study **stress management behaviour scores** suggest that **non-pensioners demonstrate better stress management behaviours** than pensioners, with a higher percentage in the **high category** and fewer in the **low category**.

Findings reveals that **substance use behaviour scores** indicate that **both groups reveal good substance use**

behaviour, with a majority in the **high category** and very few in the **low category**.

### Objectives 3: To find out the association between life satisfaction, self-esteem and health related behaviour with selected demographic variable

Among pensioners, life satisfaction is significantly associated with income level ( $p < 0.05$ ) or education level is significantly associated with self-esteem ( $p < 0.05$ ). Furthermore, non-pensioners, self-esteem is not significantly associated with any socio-demographic variable. The findings highlight that the impact of socio-demographic factors on life satisfaction and self-esteem varies across different groups. Scores have no significant relationship with housing arrangements ( $p = 0.056$ ), income level ( $p = 0.564$ ), education level ( $p = 0.424$ ), gender ( $p = 0.396$ ), or age ( $p = 0.068$ ). Marital status and scores, however, have a significant association ( $p = 0.035$ ), suggesting that being married or widowed is related to different scores. The majority of pensioners are middle- or low-income, male, 65–69 years old, have completed primary or secondary school, and reside in rural areas. Scores and living arrangements ( $p = 0.033$ ) and education level ( $p = 0.005$ ) show significant relationships, indicating that living with family and educational attainment have an impact on scores.

A similar study was conducted in Gondar and Bahir Dar, Ethiopia, 816 senior citizens (60 years of age and above) were asked to rate their level of life satisfaction. The results showed that 17.2% were unhappy with their life, 19.0% were well satisfied, and 63.8% were moderately content. Good self-rated health, the absence of chronic conditions, a positive self-perception of aging, moderate functional capacity, a strong sense of coherence, income from house living expenses, high perceived social support, and retirement were important characteristics associated with increased life satisfaction. The study makes the following recommendations to increase life happiness among Ethiopia's senior citizens: improving health care, encouraging positive attitudes around aging, and enhancing networks of social connection.<sup>42</sup>

### 4.2 Strengths of the Study

- Detailed assessment of life satisfaction, self-esteem, and health-related behaviours among elderly individuals, offering valuable insights into their overall well-being.
- Explores various demographic variables, helping to identify key factors influencing elderly well-being.
- Effectively captures the current state of elderly well-being, serving as a valuable reference for future research and healthcare planning.

### 4.3 Limitations

The current study experiences the following limitations:

- Sample size was limited to 149 in each group due to attrition of data.
- Pensioners and non-pensioners were selected.

### 4.4 Implications for Nursing

The study's findings have implications for nursing practice, administration, education, and research, and can be applied to the following sectors of the profession.

#### Nursing Administration

- Administrators can develop policies and programs to enhance life satisfaction and self-esteem among elderly individuals, considering factors like income and education.
- Resource allocation should focus on health promotion activities tailored for pensioners and non-pensioners based on their specific needs.

#### Nursing Practice

- Nurses should integrate psychological and social assessments into routine geriatric care to address self-esteem and life satisfaction concerns.
- Health education and counseling services should be provided to promote positive health-related behaviours among both pensioners and non-pensioners.
- Community-based nursing interventions can focus on improving social engagement and mental well-being among elderly individuals.

#### Nursing Education

- Nursing curriculum should include training on elderly care, focusing on psychosocial aspects such as self-esteem and life satisfaction.
- Workshops and continuing education programs can help nurses understand the needs of pensioners and non-pensioners.
- Geriatric nursing education should reinforce strategies for enhancing the quality of life through personalized care.

#### Nursing Research

- The findings of the study will inspire further research to assess the life satisfaction, self-esteem and health related behaviour. Newer measures for assessing pensioners and non-pensioners life satisfaction, self-esteem and health related behaviour.
- Comparative studies can be conducted across different regions to assess the impact of socio-demographic factors on elderly well-being.
- Longitudinal studies can help understand the long-term effects of pension status on health-related behaviours and psychological well-being.

### 4.5 Recommendations

Based on the findings of the study, the following recommendations are offered for future research:

- 1) A similar study can be conducted with a larger sample size to enhance the generalizability of the results and provide broader insights into the elderly population.
- 2) A similar study can be conducted using an experimental or randomized control design to assess the effectiveness of specific interventions aimed at improving life satisfaction, self-esteem, and health-related behaviours among the elderly.
- 3) A comparative study can be conducted between elderly individuals in rural and urban areas to examine how

location influences life satisfaction, self-esteem, and health-related behaviours.

- 4) A similar study can be conducted by incorporating additional variables such as social support, psychological stress, or chronic health conditions to explore their impact on the well-being of elderly pensioners and non-pensioners.

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